



Session 23

NSLDS Data: What does it mean and how do I use it?

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NSLDS Data: Objectives

- Recognize when to use NSLDS tools to resolve various situations
- Apply understanding of NSLDS functionality and data to student eligibility decisions
- Approach research of questionable data





123-45-6789

Scenario 1: FAA's review of student's file shows an overpayment situation

Ollie's Aid Package/Worksheet (Award Year 2005)				
COA	\$5,000		\$4,000	NEED
- EFC	\$1,000		\$3,100	PELL
= NEED	\$4,000		\$ 400	SEOG
			\$ 500	Merit Scholarship
\$400 Outside Scholarship (received Aug. 30)			OVERPAYMENT	

Disbursed
Sept. 1





Overpayment

- Issue: Overpayment, so what's next?
- Effects of the Overpayment: Student not eligible for additional aid
- Resolution: Work with student to remedy and report Overpayment to NSLDS





Overpayment

- Reporting Overpayments to NSLDS

The screenshot displays the NSLDS reporting interface. At the top, there is a navigation bar with buttons for Menu, Aid, Enroll, Org, Report, and Tran. Below this, a secondary bar contains links for Loan History, Overpayment History, Pell Grant, and Student Access Interface. The 'Overpayment History' link is highlighted with a red box. Below the navigation, a box displays the individual's name, REGINA M CASTILLO, and their SSN (123 45-6789) and DOB (09/23/1982). The main section is titled 'Overpayment History' and contains an information icon (i) followed by the text 'No overpayment records exist for this individual.' At the bottom, there is a button labeled 'Add Overpayment' which is highlighted with an orange box.

Menu | Aid | Enroll | Org | Report | Tran

[Loan History](#) | [Overpayment History](#) | [Pell Grant](#) | [Student Access Interface](#)

REGINA M CASTILLO
SSN: 123 45-6789 DOB: 09/23/1982

Overpayment History

 No overpayment records exist for this individual.

[Add Overpayment](#)



Overpayment

- Reporting Overpayments to NSLDS

Overpayment Add

School: [EAST STATE UNIVERSITY 02345600](#)

Type: SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT

Disbursement Date: MMDDCCYY

Indicator: OVERPAYMENT

Repayment Date: MMDDCCYY

Source: SCH - SCHOOL

- SELECT -
FEDERAL PELL GRANT
PERKINS LOAN
SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT

- SELECT -
OVERPAYMENT
SATISFACTORY ARRANGEMENT MADE
REPAID

- SELECT -
TRF - TRANSFER
SCH - SCHOOL





Overpayment

- Reporting Overpayments to NSLDS



Overpayment successfully added.



Overpayments

Overpayment History

	Type	<u>Ind</u>	Disbursement Date	Repayment Date	Create Date	Source
1	SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT	OVERPAYMENT	09/01/2004	N/A	09/13/2004	School
		EAST STATE UNIVERSITY 02345600				Updated: 09/13/2004 by FAA's NAME





Overpayment

- Resolution Results:
 - Postscreened ISIR generated to alert other schools of Overpayment
 - Comment Codes
 - C flag
 - Web displays Icon to highlight overpayment





Overpayment

- Clearing Overpayments
 - Web Warning Icon disappears
 - Postscreened ISIR generated



Overpayments

	Type
1	SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT

Overpayment Display

Update Delete

Overpayment Update

School:	EAST STATE UNIVERSITY 02345600
Type:	SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT
Disbursement Date:	09/01/2004
Indicator:	SATISFACTORY ARRANGEMENT MADE
Repayment Date:	10012004 MMDDCCYY
Source:	SCH - SCHOOL



Overpayment successfully updated.





555-44-0005

Scenario 2: Sandra's attending fall term at East Side Community College.

Transferring to West Side University spring semester.

What should the FAA at WSU do?





Transfer Student Monitoring

- Issue: What do you do for mid-term transfer?
 - 3 steps: Inform, Monitor & Alert/Review
- Effects of Sandra's transfer: WSU must inform NSLDS of transferring student
 - GEN-01-09
- Resolution: Report the Transfer Student to NSLDS
 - www.nsldsfa.gov (Web process)
 - TSM User's Guide (Batch process)





Transfer Student Monitoring

- Resolution: Inform NSLDS

Menu | **Aid** | **Enroll** | **Org** | **Report** | **Tran**

Loan History | [Overpayment History](#) | [Pell Grant](#) | [Student Access Interface](#)

 **SANDRA J VARGO**
SSN: 555-44-0005 DOB: 03/26/1972



Student is not on your school's Transfer Monitoring List.

Add Student to Monitoring List

Loan History

Aggregate Loan Information





Transfer Student Monitoring

- Resolution: Inform NSLDS

[Menu](#)[Aid](#)[Enroll](#)[Org](#)[Report](#)[Tran](#)[Transfer Monitoring List](#) | [Monitoring Alert Review](#) | [School Transfer Profile](#)

Student Monitoring Add

SSN:	<input type="text" value="555-44-0005"/>
First Name:	<input type="text" value="SANDRA"/>
Last Name:	<input type="text" value="VARGO"/>
Date of Birth:	<input type="text" value="03/26/1972"/> (MMDDCCYY)
Enrollment Begin Date:	<input type="text" value="01/18/2006"/> (MMDDCCYY)
Monitor Begin Date:	<input type="text" value="12/01/2005"/> (MMDDCCYY)
<input type="button" value="Submit"/>	



Successfully added.

Loan History



Student is on your school's Transfer Monitoring List.

[Student Monitoring Detail](#)

Student Monitoring Detail

SSN:	555-44-0005
First Name:	SANDRA
Last Name:	VARGO
Date of Birth:	03/26/1972
Enrollment Begin Date:	01/18/2006
Monitor Begin Date:	12/01/2005
Last Changed By:	NAME AT WSU on 12/01/2005





Transfer Student Monitoring

- Resolution: NSLDS Monitoring

[Menu](#)[Aid](#)[Enroll](#)[Org](#)[Report](#)[Tran](#)[Transfer Monitoring List](#) | [Monitoring Alert Review](#) | [School Transfer Profile](#)

Sort By:

Display Only: SSN:

Last Name:

Enrollment Begin Date: (MMDDCCYY)

Monitor Begin Date: (MMDDCCYY)

Last Changed By:

Name


SSN

Enrollment Begin Date

Monitor Begin Date

Last Changed By

	SSN	Name	DOB	Enrollment Begin Date	Monitor Begin Date	Last Changed By
1	558-76-9013	ADAM FERRINI	12/22/1979	08/30/2005	05/30/2005	FAAs NAME AT WSU 03/16/2004
2	555-44-0005	SANDRA VARGO	03/26/1972	01/18/2006	12/01/2005	FAAs NAME AT WSU 12/01/2005

 An alert condition exists for this student.





Transfer Student Monitoring

- Resolution: NSLDS- Alert email notification

Menu

Aid

Enroll

Org

Report

Tran

Transfer Monitoring List | Monitoring Alert Review

School Transfer Profile

School Transfer Profile

Last Name: FAS LAST NAME

Title: SYSTEMS COORDINATOR

Phone: 555-121-2432 Ext: 2432

E-Mail: EMAILADDR@WSU.EDU

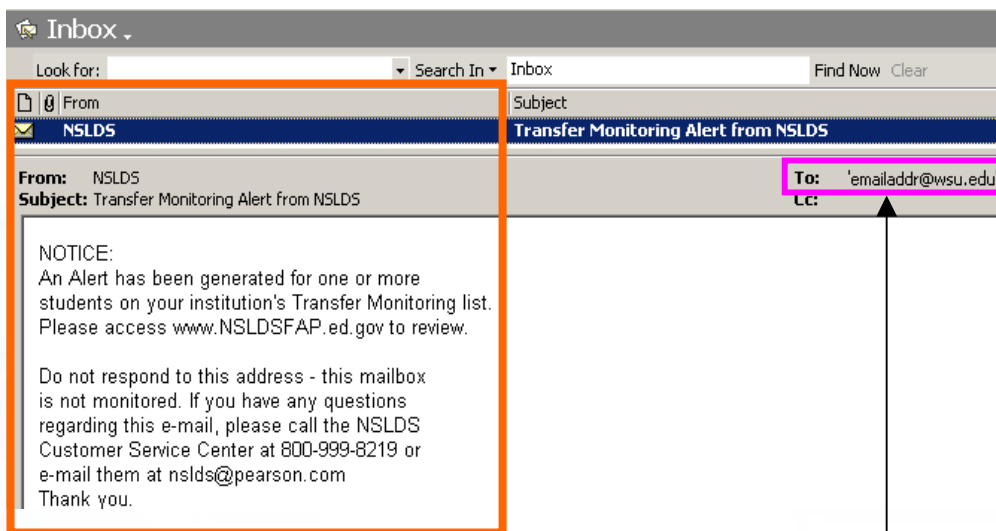
Inform: Transfer Monitoring Servicer:

Alert: Web Only

SAIG Mailbox: Transfer Monitoring Servicer:

Batch Alert Method:

Last Update By: NAME AT WSU on 09/12/2005





Transfer Student Monitoring

- Resolution: NSLDS - Alerts

Menu Aid Enroll Org Report **Tran**

Transfer Monitoring List **Monitoring Alert Review** School Transfer Profile

Monitoring Alert Review

Sort By:

Display Only: SSN:
Last Name:
Date Alerted:
Enrollment Begin Date:

☐ Loans Only ☐ Pell's Only

-Select-

-Select-

Name
SSN
Alert Date
Enrollment Begin Date
Monitor Begin Date
Loan First
Pell First

SSN	Name	DOB	Change	Reviewed	Date Alerted	Enrollment Begin Date	Monitor Begin Date
558-76-9013	ADAM FERRINI	12/22/1979	Pell	<input checked="" type="checkbox"/>	06/14/2005	08/30/2005	05/30/2005

Reviewed

☒





Transfer Student Monitoring

- Results of Using TSM module:
 - Ensures TSM compliance
 - New school will receive information affecting eligibility





323-45-6789

Scenario 3: Mary Misreported is coming back to start her 2nd year at East State Univ (ESU).

After awarding fall aid, ESU receives a new postscreened ISIR (reason code 01) indicating a default.

After review of NSLDS website, they don't see the Default.

What should ESU's FAA do?



Misreported data from Data Providers

- Issue: ISIR says one thing, NSLDS says another
- Effects of misreported data:
 - Could possibly affect student's eligibility
 - Could cause additional research
- Resolution: Review Student's history on NSLDS





Misreported data from Data Providers

Resolution: Review Student on NSLDS

[Menu](#)[Aid](#)[Enroll](#)[Org](#)[Report](#)[Tran](#)[Loan History](#)[Overpayment History](#) | [Pell Grant](#) | [Student Access Interface](#)

MARY M MISREPORTED

SSN: 323-45-6789

DOB: 08/25/1982

Loan History

Aggregate Loan Information

Loan Type	Outstanding Principal Balance	Pending Disbursements	Total
Subsidized Loans	\$3,063	\$1,750	\$4,813
Unsubsidized Loans	\$0	\$0	\$0
FFEL Consolidation Loans, Unallocated	N/A		N/A
Combined Loans	\$3,063	\$0	\$3,063
FFEL Consolidation Loans	N/A		N/A
Perkins Loans	N/A		

Loan Summary

1		D1 - DIRECT STAFFORD SUB				Status: IA as of 09/03/2005		Loan Detail		
		EAST STATE UNIVERSITY - 02345600								
Approved Amt:		\$3,500	Disbursed Amt:		\$1,750	OPB:		\$1,750	Agg. OPB:	\$3,500
Loan Date:		08/03/2005	Sep. Loan Ind:		C	Loan Period:		08/03/2005 - 05/30/2006		
Last Disb. Date:		08/03/2005	Last Disb. Amt:		\$1,750	Acad. Lv:		2		

2		D1 - DIRECT STAFFORD SUB				Status: FB as of 10/28/2004		Loan Detail		
		EAST STATE UNIVERSITY - 02345600								
Approved Amt:		\$2,625	Disbursed Amt:		\$1,313	OPB:		\$1,313	Agg. OPB:	\$1,313
Loan Date:		11/04/2003	Sep. Loan Ind:		C	Loan Period:		10/03/2003 - 04/30/2004		
Last Disb. Date:		11/04/2003	Last Disb. Amt:		\$1,313	Acad. Lv:		1		





Misreported data from Data Providers

Resolution: Review Student on NSLDS

Menu | **Aid** | **Enroll** | **Org** | **Report** | **Tran**

Loan History | [Overpayment History](#) | [Pell Grant](#) | [Student Access Interface](#)

Details for Loan 2

Status Changes for Loan 2

Date Changed	Status
10/28/2004	FB : FORBEARANCE
09/30/2004	RP : IN REPAYMENT
03/29/2004	IG : IN GRACE PERIOD
11/04/2003	IA : LOAN ORIGINATED



Outstanding Amount Balance History

NSLDS System Effective Begin Date/End Date		Outstanding Principal Balance/ Date Of	Outstanding Interest Balance/ Date Of	Status Code/ Date Of	Historically Correct Loan Status
08/21/2005	Current	\$1,313	\$42	FB	Yes
		11/04/2003	08/18/2005	10/28/2004	
07/31/2005	08/20/2005	\$1,313	\$38	DF	No
		11/04/2003	07/28/2005	07/25/2005	
06/26/2005	07/30/2005	\$1,313	\$29	RP	Yes
		11/04/2003	05/31/2005	09/30/2004	





Misreported data from Data Providers

Results of reviewing Mary's FAH on NSLDS:

- Most recent information displayed
- Used to verify data
 - ISIR/FAA Access displaying results at a processed point in time
 - Real time review of current information
- Student Eligibility- no change in award
- Data review justifies FAA system overrides





Tidbits – Additional References

- GEN-96-13
- ISIR Guide
 - NSLDS Financial Aid History
 - Appendix B- Database Matches and Match flags: NSLDS Match
 - Appendix C- Loan status and Eligibility charts





423-45-6789

Scenario 4: Mary Jones is attending school in the fall and consolidated her previous loans.

The FAA is not sure how the aggregate loan totals are impacting the student's eligibility.

What does the FAA do?





Aggregate data information

- Issue: Is student over their aggregate loan limits?
- Effects of consolidation loan reporting to NSLDS:
 - Automatic distribution by loan types
 - Decreases manual calculation/determination
- Resolution: Review NSLDS website to identify potential aggregate issues





Aggregate data information



Loan Summary

Sort by: Submit

Display Only:

Currently Sorted by LOAN DATE, No filtering

1		SU - FFEL STAFFORD UNSUB		Status: IA as of 09/13/2005		Loan Detail	
		UNIVERSITY OF SOUTHERN MAINE - 00205400					
Guaranteed Amt:	\$4,000	Disbursed Amt:	\$2,000	OPB:	\$0	Agg. OPB:	\$2,000
Loan Date:	08/01/2005	Sep. Loan Ind:	A	Loan Period:	08/01/2005 - 05/30/2006		
Last Disb. Date:	08/01/2005	Last Disb. Amt:	\$2,000	Acad. Lv:	4		
GA: USO FUNDS, INC. - 800							
Lender: MAINE SAVINGS BANK - 805738							

2		SF - FFEL STAFFORD SUB		Status: IA as of 09/13/2005		Loan Detail	
		UNIVERSITY OF SOUTHERN MAINE - 00205400					
Guaranteed Amt:	\$5,500	Disbursed Amt:	\$2,750	OPB:	\$2,750	Agg. OPB:	\$2,750
Loan Date:	08/01/2005	Sep. Loan Ind:	A	Loan Period:	08/01/2005 - 05/30/2006		
Last Disb. Date:	08/01/2005	Last Disb. Amt:	\$2,750	Acad. Lv:	4		
GA: USO FUNDS, INC. - 800							
Lender: MAINE SAVINGS BANK - 805738							

Loan History			
Aggregate Loan Information			
Loan Type	Outstanding Principal Balance	Pending Disbursements	Total
Subsidized Loans	\$21,375	\$2,750	\$24,125
Unsubsidized Loans	\$16,000	\$2,000	\$18,000
FFEL Consolidation Loans, Unallocated	\$2,375		\$2,375
Combined Loans	\$39,750	\$4,750	\$44,500
FFEL Consolidation Loans	\$46,000		\$46,000
Perkins Loans	\$0		\$0
PLUS Loans	\$0		\$0





Loan Category: Recent versus Other Loans

- Recent Loans
 - Period End Date is less than 90 days old
 - Loan status = IA, ID, IG, or IM
 - Agg. OPB = Greater of the Outstanding Principal Balance or Disbursed Amount, not to exceed Net Loan Amount.
 - If both Outstanding Principal Balance and Disbursed Amount equal zero, use zero





Loan Category: Recent vs. Other Loans

- Other Loans:
 - The Agg OPB = lesser of the Net Loan Amount, Disbursed Amount, or Outstanding Principal Balance if all three are greater than zero





Fill in the missing pieces

- Recent or Other loan? Agg. OPB Amount?

Loan Summary

2		SF - FFEL STAFFORD SUB		Status: IA as of 09/13/2005		Loan Detail
		UNIVERSITY OF SOUTHERN MAINE - 00205400				
Guaranteed Amt:	\$5,500	Disbursed Amt:	\$2,750	OPB:	\$2,750	Agg. OPB:
Loan Date:	08/01/2005	Sep. Loan Ind:	A	Loan Period:	08/01/2005 - 05/30/2006	

Recent Loan

Agg. OPB:	\$2,750
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FFEL Consolidation (CL) Loan type make-up

Loan Types / Bucket:

Consolidation- FFEL
(from Loan Summary)

CL – FFEL Consolidation Loan

- 60 day rule (if no underlying loans then \$ 0 Aggr. OPB calculated)

- If over 60 days old, and no identified underlying loans, then all is treated/Calc'd as Subsidized

- Loan Category:

- Other loan

- NSLDS Methodology / Algorithms

- Calc'd Subsidized

- Calc'd Unsubsidized

- Calc'd Unallocated

- Perkins Share factored out

- PLUS Share factored out (for the PLUS Borrower)

- Calc'd Combined

- Underlying Loans

- Loan Status date 210 days +/- of CL's Loan Date

- Loan Status Codes: PN, PC, DN, PF, DP

- 'Adjusted Agg OPB' displayed when

- Underlying Perkins loans factored out of Unallocated Amounts

- Underling PLUS loans factored out of Unallocated Amounts

- Inherits underlying CL loan's underlying loans

Loan History

Aggregate Loan Information

Loan Type	Outstanding Principal Balance	Pending Disbursements	Total
Subsidized Loans	\$21,375	\$2,750	\$24,125
Unsubsidized Loans	\$16,000	\$2,000	\$18,000
FFEL Consolidation Loans, Unallocated	\$2,375		\$2,375
Combined Loans	\$39,750	\$4,750	\$44,500
FFEL Consolidation Loans	\$46,000		\$46,000
Perkins Loans	\$0		\$0
PLUS Loans	\$0		\$0





FFEL Consolidation Loans (CL) Impacting the Agg OPB

- Identification of underlying loans
- How many FFEL CL loans
- Ratio of underlying loan's disbursement amounts to CL's Disbursement Amount(s)
- Ratio is applied to the current CL OPB amount(s)





Definition

- Underlying Loan
 - Loan Status Code = PN, DN, PC, DP or PF
 - Loan Status Date within 210 days (before or after) of the Consolidation Loan Date





Identifying the underlying loans

4	CL - FFEL CONSOLIDATED				Status: RP as of 03/01/2005		Loan Detail		
Guaranteed Amt:		\$17,000	Disbursed Amt:		\$17,000	OPB:	\$21,000	Agg. OPB:	\$14,820
Loan Date:		01/15/2003	Sep. Loan Ind:		A	Loan Period:		N/A - N/A	

5	CL - FFEL CONSOLIDATED				Status: RP as of 03/01/2005		Loan Detail		
Guaranteed Amt:		\$22,000	Disbursed Amt:		\$22,000	OPB:	\$25,000	Agg. OPB:	\$19,180
Loan Date:		01/15/2003	Sep. Loan Ind:		B	Loan Period:		N/A - N/A	

6	D1 - DIRECT STAFFORD SUB NEW YORK AUTOMOTIVE & DIESEL INSTITUTE - 03537300				Status: PC as of 02/15/2003		
Approved Amt:		\$7,000	Disbursed Amt:	\$7,000	OPB:	\$0	

7	NU - NDSL SAN DIEGO STATE UNIVERSITY - 00115100				Status: PF as of 03/02/2003		
Approved Amt:		\$4,000	Disbursed Amt:	\$4,000	OPB:	\$0	

8	D1 - DIRECT STAFFORD SUB SAN DIEGO STATE UNIVERSITY - 00115100				Status: PN as of 02/15/2003		
Approved Amt:		\$5,500	Disbursed Amt:	\$5,500	OPB:	\$0	

9	D2 - DIRECT STAFFORD UNSUB SAN DIEGO STATE UNIVERSITY - 00115100				Status: PN as of 02/15/2003		
Approved Amt:		\$5,000	Disbursed Amt:	\$5,000	OPB:	\$0	

10	SU - FFEL STAFFORD UNSUB UNIVERSITY OF SOUTHERN MAINE - 00205400				Status: PN as of 01/10/2003		
Guaranteed Amt:		\$4,000	Disbursed Amt:	\$4,000	OPB:	\$0	

11	SF - FFEL STAFFORD SUB UNIVERSITY OF SOUTHERN MAINE - 00205400				Status: PN as of 01/10/2003		
Guaranteed Amt:		\$3,500	Disbursed Amt:	\$3,500	OPB:	\$0	

12	SF - FFEL STAFFORD SUB UNIVERSITY OF SOUTHERN MAINE - 00205400				Status: PN as of 01/10/2003		
Guaranteed Amt:		\$2,625	Disbursed Amt:	\$2,625	OPB:	\$0	

13	SU - FFEL STAFFORD UNSUB UNIVERSITY OF SOUTHERN MAINE - 00205400				Status: PN as of 01/10/2003		
Guaranteed Amt:		\$4,000	Disbursed Amt:	\$4,000	OPB:	\$0	

14	PL - FFEL PLUS UNIVERSITY OF WISCONSIN - MADISON - 00389500				Status: PN as of 01/10/2003		
Guaranteed Amt:		\$1,000	Disbursed Amt:	\$1,000	OPB:	\$0	





Begin the breakdown/ration process

Add the Disbursement Amounts of the loan types

FFEL Consolidation Loan Types	
4	CL - FFEL CONSOLIDATED
	Disbursed Amt: \$17,000
5	CL - FFEL CONSOLIDATED
	Disbursed Amt: \$22,000
Total CL Disbursement Amount: \$39,000	

Perkins Loan Types	
7	NU - NDSL SAN DIEGO STATE UNIVERSITY - 00115100
	Disbursed Amt: \$4,000
Perkins Disbursement Total: \$4,000	

PLUS Loan Types	
14	PL - FFEL PLUS UNIVERSITY OF WISCONSIN - MADISON - 00389500
	Disbursed Amt: \$1,000
PLUS Disbursement Total: \$1,000	



Begin the breakdown/ration process

Add the Disbursement Amounts of the loan types

Subsidized Loan Types

<u>6</u>	D1 - DIRECT STAFFORD SUB NEW YORK AUTOMOTIVE & DIESEL INSTITUTE - 03537300	Disbursed Amt:	\$7,000
<u>8</u>	D1 - DIRECT STAFFORD SUB SAN DIEGO STATE UNIVERSITY - 00115100	Disbursed Amt:	\$5,500
<u>11</u>	SF - FFEL STAFFORD SUB UNIVERSITY OF SOUTHERN MAINE - 00205400	Disbursed Amt:	\$3,500
<u>12</u>	SF - FFEL STAFFORD SUB UNIVERSITY OF SOUTHERN MAINE - 00205400	Disbursed Amt:	\$2,625
Total Sub Disbursement Amount: \$18,625			

Unsubsidized Loan Types

<u>9</u>	D2 - DIRECT STAFFORD UNSUB SAN DIEGO STATE UNIVERSITY - 00115100	Disbursed Amt:	\$5,000
<u>10</u>	SU - FFEL STAFFORD UNSUB UNIVERSITY OF SOUTHERN MAINE - 00205400	Disbursed Amt:	\$4,000
<u>13</u>	SU - FFEL STAFFORD UNSUB UNIVERSITY OF SOUTHERN MAINE - 00205400	Disbursed Amt:	\$4,000
Total Unsub Disbursement Amount: \$13,000			






Calculating the Subsidized Aggregate OPB

- 1st: Sum the Disbursed Amounts of all Underlying SF, D1, D6 loans
 - 2nd: Divided that by the Amount Disbursed from the CLs (getting the ratio %)
 - 3rd: Multiplied that by the CL's Aggregate OPB (Other Loan); if multiple CL's apply ratio % to each
- Result is the **Calculated Subsidized Aggregate OPB**


1st: Total Underlying Sub Disbursement Amount: \$18,625

Total CL Disbursement Amount: \$39,000

2nd: 18,625 divided by 39,000 = .47756 (over all percentage what we can attribute to be Subsidized)

CL - FFEL CONSOLIDATED				Status: RP as of 03/01/2005		Loan Detail	
4							
Guaranteed Amt:		\$17,000	Disbursed Amt:		\$17,000	 OPB:	\$21,000
						Agg. OPB:	\$14,820

3rd: .47756 x 17,000 = \$8,119 Calc'd Sub Agg OPB

CL - FFEL CONSOLIDATED				Status: RP as of 03/01/2005		Loan Detail	
5							
Guaranteed Amt:		\$22,000	Disbursed Amt:		\$22,000	 OPB:	\$25,000
						Agg. OPB:	\$19,180

.47756 x 22,000 = \$10,506 Calc'd Sub Agg OPB






Do the same Calculation to Determine Proportion of each CL

- Calculated Unsubsidized Aggregate OPB
- Calculated Perkins share
- Calculated PLUS share





Calculating what is left over: Unallocated

CL - FFEL CONSOLIDATED		Status: RP as of 03/01/2005		Loan Detail	
4					
Guaranteed Amt:	\$17,000	Disbursed Amt:	\$17,000	 OPB:	\$21,000
		Agg. OPB:		\$14,820	

1st: Start with the CL Agg OPB (Other Loan)

CL Agg OPB : \$17,000

2nd: Take out Perkins Share

minus \$1,744 Perkins Share of the CL's Agg OPB

3rd: Take out PLUS Share

minus \$436 PLUS Share of the CL's Agg OPB

4th: Take out Calc'd Sub Agg OPB

minus \$8,119 Calc'd Sub Agg OPB

5th: Take out Calc'd Unsub Agg OPB

minus \$5,667 Calc'd Unsub Agg OPB

Left over amount = [Calculated FFEL Consolidation, Unallocated Aggregate OPB](#)


\$1,034 Calculated FFEL Consolidation, Unallocated Agg OPB

Amounts for Loan 4		
	Date	Amount
Loan:	01/15/2003	\$17,000
Outstanding Principal Balance:	03/01/2005	\$21,000
Outstanding Interest:	03/01/2005	\$0
Calculated Subsidized Agg. OPB:		\$8,119
Calculated Unsubsidized Agg. OPB:		\$5,667
FFEL Consolidation, Unallocated Agg. OPB:		\$1,034
Calculated Combined Agg. OPB:		\$14,820
Other Fees:		\$0





Calculating what is left over: Unallocated

CL - FFEL CONSOLIDATED		Status: RP as of 03/01/2005		Loan Detail	
5					
Guaranteed Amt:	\$22,000	Disbursed Amt:	\$22,000	 OPB:	\$25,000
				Agg. OPB:	\$19,180

1st: Start with the CL Agg OPB (Other Loan)

CL Agg OPB : \$22,000

2nd: Take out Perkins Share

minus \$2,256 Perkins Share of the CL's Agg OPB

3rd: Take out PLUS Share

minus \$564 PLUS Share of the CL's Agg OPB

4th: Take out Calc'd Sub Agg OPB

minus \$10,506 Calc'd Sub Agg OPB

5th: Take out Calc'd Unsub Agg OPB

minus \$7,333 Calc'd Unsub Agg OPB

Left over amount = [Calculated FFEL Consolidation, Unallocated Aggregate OPB](#)

\$1,341 Calculated FFEL Consolidation, Unallocated Agg OPB

Amounts for Loan 5		
	Date	Amount
Loan:	01/15/2003	\$22,000
H Outstanding Principal Balance:	03/01/2005	\$25,000
H Outstanding Interest:	03/01/2005	\$0
Calculated Subsidized Agg. OPB:		\$10,506
Calculated Unsubsidized Agg. OPB:		\$7,333
FFEL Consolidation, Unallocated Agg. OPB:		\$1,341
Calculated Combined Agg. OPB:		\$19,180
Other Fees:		\$0





Calculated Combined Aggregate OPB

Details



Amounts for Loan 5

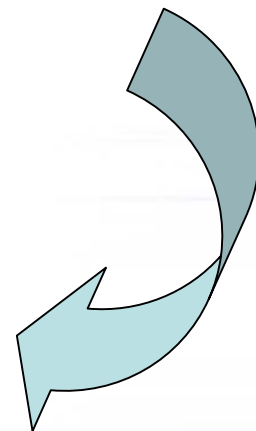
	Date	Amount
Loan:	01/15/2003	\$22,000
Outstanding Principal Balance:	03/01/2005	\$25,000
Outstanding Interest:	03/01/2005	\$0
Calculated Subsidized Agg. OPB:		\$10,506
Calculated Unsubsidized Agg. OPB:		\$7,333
FFEL Consolidation, Unallocated Agg. OPB:		\$1,341
Calculated Combined Agg. OPB:		\$19,180
Other Fees:		\$0

Agg OPB displayed is 'adjusted' when:

- ✓ Underlying Perkins loans factored out of Unallocated Amounts
- ✓ Underling PLUS loans factored out of Unallocated Amount (for the PLUS Borrower)

Loan Summary

5		CL - FFEL CONSOLIDATED		Status: RP as of 03/01/2005		Loan Detail	
Guaranteed Amt:	\$22,000	Disbursed Amt:	\$22,000	OPB:	\$25,000	Agg. OPB:	\$19,180





Rolling up Subsidized Loan types



Close or Equal
to Sub Limit

Loan History



Aggregate Loan Information

Loan Type	Outstanding Principal Balance	Pending Disbursements	Total
Subsidized Loans	\$21,375	\$2,750	\$24,125
Unsubsidized Loans	\$16,000	\$2,000	\$18,000
FFEL Consolidation Loans, Unallocated	\$2,375		\$2,375
Combined Loans	\$39,750	\$4,750	\$44,500
FFEL Consolidation Loans	\$46,000		\$46,000
Perkins Loans	\$0		\$0
PLUS Loans	\$0		\$0

Loan Summary

2	SF - FFEL STAFFORD SUB			Status: IA as of 03/01/2005		Loan Detail	
	UNIVERSITY OF SOUTHERN MAINE - 00205400						
Guaranteed Amt:		\$5,500	Disbursed Amt:		\$2,750	OPB:	\$2,750
						Agg. OPB:	\$2,750

CL - FFEL CONSOLIDATED

Details

4	Calculated Subsidized Agg. OPB:	\$8,119
5	Calculated Subsidized Agg. OPB:	\$10,506





Roll up other aggregate categories:

- Unsubsidized Loan types
- Unallocated Amounts

Then determine Aggregate Loan Amounts:



Loan History



Close or Equal
to Comb Limit

Aggregate Loan Information

Loan Type		Outstanding Principal Balance	Pending Disbursements	Total
Subsidized Loans		\$21,375	\$2,750	\$24,125
Unsubsidized Loans	+	\$16,000	\$2,000	\$18,000
FFEL Consolidation Loans, Unallocated		\$2,375		\$2,375
Combined Loans	=	\$39,750	\$4,750	\$44,500
FFEL Consolidation Loans		\$46,000		\$46,000
Perkins Loans		\$0		\$0
PLUS Loans		\$0		\$0





Aggregate data information

- Results of resolution:
 - Understanding how NSLDS breaks down the consolidation amounts for FAAs
 - Reduces burden on FAAs





523-45-6789

Scenario 5: Ernie Enrollment
withdraws from school early in the
Spring semester.

The school's next roster isn't scheduled
until after spring graduation.

What should the FAA do about Ernie's
early withdraw?





Enrollment Reporting

- Issue: FAA not sure what to do about the student's early withdrawal
- Effects of the issue:
 - Compliance with enrollment reporting
 - Student's responsibilities and grace period
- Resolution: Review NSLDS website for enrollment reporting





Enrollment Reporting

Resolution: Update NSLDS enrollment data

Menu Aid **Enroll** Org Report Tran

Enrollment Summary | Enrollment Add | Enrollment Update | Enrollment Reporting Schedule

SSN: First Name: DOB:

ERNIE E ENROLLMENT
SSN: 523-45-6789 DOB: 12/11/1970

Enrollment Summary

Enrollment Detail Enrollment Timeline **Enrollment Maintenance**

	School Name	OPEID	Most Recent Status	Eff. Date	ACD	Cert. Date	Cert. Method
1	HAWKEYE STATE COLLEGE	00686700	Full Time	09/05/2002	12/15/2003	12/10/2002	NSLDS Web





Enrollment Reporting

Resolution: Update NSLDS enrollment data

[Menu](#)[Aid](#)[Enroll](#)[Org](#)[Report](#)[Tran](#)[Enrollment Summary](#) | [Enrollment Add](#) | [Enrollment Update](#) | [Enrollment Reporting Schedule](#)

Name: HAWKEYE STATE COLLEGE

Code: 00686700

Type: School

Enrollment Maintenance

<input checked="" type="checkbox"/>	Recertification Date:	04/01/2003	Check All						
<input checked="" type="checkbox"/>	1	SSN: 523-45-6789	NAME: ERNIE E ENROLLMENT	DOB: 12/11/1970					
Cert. Date:	04/01/2003	Enroll. Code:	W	Eff. Date:	04/01/2003	ACD:	12/15/2003	Student Designator:	

Certify Checked Students

Reset



START HERE
GO FURTHER
FEDERAL STUDENT AID



Enrollment Reporting

Resolution: Update NSLDS enrollment data

[Menu](#)[Aid](#)[Enroll](#)[Org](#)[Report](#)[Tran](#)[Enrollment Summary](#) | [Enrollment Add](#) | [Enrollment Update](#) | [Enrollment Reporting Schedule](#)

Enrollment Maintenance Confirm

The updated enrollment information you submitted is displayed below. Click Confirm to apply the information to the database, or click Cancel to return to the Enrollment Maintenance page.

Please note that your updates may cause students to no longer appear on the Enrollment Maintenance page. See Help for further explanation.

1	SSN: 523-45-6789	NAME: ERNIE E ENROLLMENT				DOB: 12/11/1970		
Cert. Date:	04/01/2003	Enroll. Code:	W	Eff. Date:	04/01/2003	ACD:	12/15/2003	Student Designator:



Successfully added or updated.



START HERE
GO FURTHER
FEDERAL STUDENT AID



Enrollment Reporting

- Results of resolution:
 - Facilitates timely conversion to repayment
 - Timely notification of enrollment changes to Data Providers





Tidbits

- Additional references:
 - DCL: GEN-96-17
 - This letter describes the implementation of the Student Status Confirmation Report function of the NSLDS
- IFAP.ED.GOV
 - Under NSLDS References, NSLDS User Documentation
 - NSLDS Enrollment Reporting Guide





623-45-6789

Scenario 6: Duey Decimal previously defaulted but has made satisfactory repayment arrangements.

He's again attending school but the defaulted loan remains on NSLDS.

What should the FAA do?





Data matters and NSLDS

- Issue: GA unsuccessful in reporting loan status update.
- Effects of the issue:
 - Conflicting NSLDS information
 - FAA not sure what to do when reviewing student's file for award
- Resolution: FAA can accept student's documentation and verify satisfactory arrangements with GA/Lender



Defaulted



Data matters and NSLDS

- Results of resolution:
 - Student not negatively impacted by GA's reporting issues
 - FAA able to proceed with award because documentation satisfies discrepancy (GEN-96-13)





111-22-3333

Scenario 7: While reviewing Paula Perfect's freshmen award file, you verify if Paula has any history on NSLDS.

When you enter in Paula's SSN, you get NSLDS information for Carla Conflict.

What should the FAA do about the conflict?



SSN Conflict

When you enter Paula Perfect's SSN, you get
NSLDS information for Carla Conflict

CARLA CONFLICT

SSN: 111-22-3333

DOB: 05/10/1975





SSN Conflict

- Issue: SSN Conflict, so what's next?
- Effects of the Conflict: Student's loan eligibility cannot be determined
- Resolution: Report to and work with NSLDS to resolve the conflict





SSN Conflict

Resolution: Report conflict to NSLDS

- FAA obtains the Appropriate Documentation
 - For SSN Conflicts:
 1. Social Security Card (or other SSA documentation)
 2. Current Driver's license/State ID (if it contains a Social Security Number)
 3. Unexpired U.S. Military ID





SSN Conflict

Resolution: NSLDS and Data Provider actions:

- NSLDS negotiates resolution with the appropriate data providers
- Data Provider makes identifier corrections
 - Batch Process
 - On-line Update (emergency cases)
- NSLDS emails you when resolved





SSN Conflict

Result of resolution:



Student/Borrower Selection

Data Entered

First Name: PAULA

SSN: 111-22-3333

DOB: 12/15/1969

Student



The Student SSN was not found.

PLUS Borrower



The Plus Borrower SSN was not found.





823-45-6789

Scenario 8: Derrick Duplicated left your college in 1992 and then Defaulted on his Perkins Loan.

You subrogated the loan to FSA in 1999 and now the loan is duplicated on NSLDS: one assigned to your college, the other to Debt Collection Services.





Duplicate Perkins Loan

3		PU - FEDERAL PERKINS		Status: PC as of 09/21/2001		Loan Detail	
		SANTA BARBARA CITY COLLEGE - 00128500					
Approved Amt:	\$1,000	Disbursed Amt:	\$1,000	OPB:	\$0	Agg. OPB:	\$0
Loan Date:	11/15/1999	Sep. Loan Ind:		Loan Period:	N/A - N/A		
Last Disb. Date:	04/09/1992	Last Disb. Amt:	\$1,000	Acad. Lv:	N/A		
GA:		DEBT COLLECTION SERVICE - 555					

9		PU - FEDERAL PERKINS				Status: <u>DE</u> as of 01/04/2000		Loan Detail							
		<u>SANTA BARBARA CITY COLLEGE - 00128500</u>													
Approved Amt:		\$1,000		Disbursed Amt:		\$1000		OPB:		\$1195		Agg. OPB:		\$1195	
Loan Date:		11/01/1991		Sep. Loan Ind:				Loan Period:		07/01/1991 - 06/30/1992					
Last Disb. Date:		N/A		Last Disb. Amt:		\$0		Acad. Lv:		N/A					





Duplicate Perkins Loan

- Issue: Duplicated Perkins loan
- Effects of the Conflict: Student's indebtedness is not accurately reflected
- Resolution: Report the Duplicated Loan to NSLDS to facilitate data correction process





Duplicate Perkins Loan

- NSLDS will ask you to provide (when NSLDS is the Data Provider of last resort):
 - Authorization to allow NSLDS to make the correction
 - All of the loan identifiers
 - The exact reason why the school (or its Servicer) can not make the update
- Work with DCS if additional action is necessary





Duplicate Perkins Loan

Result of resolution:

9		PU - FEDERAL PERKINS				Status: <u>DF</u> as of 01/04/2000		Loan Detail		
		<u>SANTA BARBARA CITY COLLEGE - 00128500</u>								
Approved Amt:		\$1,000	Disbursed Amt:		\$1000	OPB:		\$1195	Agg. OPB:	\$1195
Loan Date:		11/01/1991	Sep. Loan Ind:			Loan Period:		07/01/1991 - 06/30/1992		
Last Disb. Date:		04/09/1992	Last Disb. Amt:		\$1,000	Acad. Ly:		N/A		
GA:		<u>DEBT COLLECTION SERVICE - 555</u>								

3		PU - FEDERAL PERKINS		Status: CA as of 01/04/2000		Loan Detail			
		SANTA BARBARA CITY COLLEGE - 00128500							
Approved Amt:		\$1,000	Disbursed Amt:		\$1,000	OPB:	\$0	Agg. OPB:	\$0
Loan Date:		11/15/1999	Sep. Loan Ind:			Loan Period:		N/A - N/A	
Last Disb. Date:		04/09/1992	Last Disb. Amt:		\$1,000	Acad. Ly:		N/A	
GA:		DEBT COLLECTION SERVICE - 555							





Contact Information

We appreciate your feedback and comments. We can be reached at:

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